



Virginia Disaster



Recovery

People Helping People

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FEMA photo by Liz Roll

Hurricane Floyd victim visits a Disaster Recovery Center to learn about help available from federal and state agencies.

Floyd hits Virginia

Since Hurricane Floyd's arrival in Virginia, 43 jurisdictions have been made eligible to receive federal and state aid because of flooding and high winds.

Gov. Gilmore declared a state of emergency Sept. 15. President Clinton declared a major disaster in Virginia Sept. 18, which triggered the availability of a wide range of disaster recovery assistance.

The aid, coordinated at the federal level by the Federal Emergency Management Agency (FEMA), can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration (SBA) also are available for individual and business property losses not fully insured.

"We realize it is difficult to be patient when your life is affected by a disaster," State Coordinating Officer Michael Cline said. "We appreciate everyone's patience during this process and recognize this is a very difficult time for many."

FEMA Director James Lee Witt urges those suffering from hurricane damage to seek assistance.

"We want to help people recover as quickly as possible," Witt said. "The first step in the recovery process is to register for assistance."

"Anyone who has sustained damage from Hurricane Floyd should dial the toll-free registration number," Federal Coordinating Officer Robert J. Gunter said. "Don't assume you are not eligible for assistance. Make that call and let the professionals make the evaluation."

IMPORTANT RECOVERY INFORMATION

Register By Phone

People who suffered the effects of Hurricane Floyd and live in a disaster-declared county or city are urged to begin the application process by calling 1-800-462-9029 (TTY 1-800-462-7585 if you are speech- or hearing-impaired).

Disaster Housing Assistance

The Federal Emergency Management Agency (FEMA) may provide grants to pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storm.

U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes. (See page 4.)

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged property. (See page 2.) Flood insurance can be purchased from your local insurance agent or call 1-800-720-1090 for information.

Project Impact

Communities can form partnerships among businesses, individuals and government to reduce damage from future storms. (See page 8.)

Apply by Phone

1-800-462-9029

(TTY: 1-800-462-7585)

**7 a.m. to midnight
Seven Days a Week**

TOLL FREE



A message from
PRESIDENT
Bill Clinton

My heart goes out to all people in Virginia who were affected by Hurricane Floyd.

This has been a rough time for residents as you repair damaged roofs, clean up debris and try to preserve your precious keepsakes and belongings. It is hard to do all this. Recovering from hurricanes is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of the declared localities be eligible to register for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all of the people impacted by Hurricane Floyd Godspeed in your recovery.



A message from
GOVERNOR
Jim Gilmore

When Hurricane Floyd devastated our state with high winds and torrential rains, Virginians showed the world that we are not only capable of overcoming obstacles but are also caring citizens. Even before the storm had passed over us, people across the Commonwealth were extending helping hands to lift up friends and neighbors coping with losses and beginning to rebuild their communities.

To assist our citizens with recovery efforts, I asked for and received a major disaster declaration for a number of counties and cities in eastern Virginia. This list has grown to include many more damaged localities.

State and federal recovery teams have been working diligently to provide housing assistance and other programs to meet the immediate needs of those affected by Floyd. The Virginia Disaster Recovery Task Force will continue to address long-term recovery challenges.

Roxane and I join you in mourning the tragic loss of five of our citizens and extend our thoughts and prayers as you continue your recovery from this disaster. Many of you are also coping with the loss of your homes, businesses and a lifetime of family treasures.

Virginians have a proud heritage of strength in the face of adversity. I have every confidence that together we are up to the challenge of the recovery process.

Filing a flood insurance claim

If you have flood insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you.

If possible, photograph the outside of the premises, showing the flooding and the damage. Also, photograph the inside of the premises, showing the damaged property and the height of the water.

Separate damaged from undamaged property. Put damaged property in the best possible order for the adjuster's examination.

Dispose of damaged property which presents a health hazard or which may

hamper clean-up operations. Be sure to describe adequately all discarded items so that when the adjuster examines your losses and your records, these articles are included in the documentation.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices. Try to locate receipts or proofs of purchase, especially for large appliances.

When the adjuster visits your property, let him or her know if you need an advance or partial payment of loss. Good records can speed up settlement of your claim.

When you register for disaster aid

If you are eligible for a grant to pay for alternative rental housing, essential repairs to make your home livable or help if you are facing eviction or foreclosure because of the hurricane, you may have the grant deposited directly to your checking account.

Just be sure to have a check from your account to refer to when you register for assistance.

Time to prepare for the next flood

Even though you may be in the beginning stages of recovering from the flood, it's not too early to think about flood preparedness.

"Year after year, flooding is the leading cause of property loss from natural disasters in the country," Federal Coordinating Officer Robert J. Gunter said. "People need to think about what they'll do the next time flood waters approach."

Here are some ways you can protect your family and belongings from danger before the next flood:

- **Floodproof your home.** Make all appropriate structural and environmental changes to your home and property to limit the possibility of flood damage. Call the **FEMA Helpline at 1-800-525-0321** to find out more.
- **Purchase flood insurance.** Even if you have floodproofed your home, you still need insurance to protect you from unexpected events and floods that are not presidentially declared disasters. Homeowners insurance policies do not cover flooding. You may purchase flood insurance even if you have been flooded before. There is a 30-day waiting period, so call your local insurance agent or the National Flood Insurance Program at 1-800-720-1090 to get more information.

Plan ahead. Know the terms used to describe flooding. A "flood watch" means flooding is possible, A "flood warning" means flooding is occurring or will occur soon. If advised to evacuate, do so immediately.

**NATIONAL FLOOD
INSURANCE
PROGRAM**
1-800-720-1090



FEMA photo by Liz Roll

More than 2,900 homes were either destroyed or had major damage from Hurricane Floyd in Virginia.

- **Make an evacuation plan.** Know your community's flood evacuation routes. Get in the habit of keeping a full tank of gas in your car. Know how to shut off electricity, gas and water and have the tools you would need on hand. And make arrangements to take your pets to a kennel or a friend's home on higher ground.
- **Stay in touch.** Decide how you and your family members will contact each other and where you will go if you are separated during an approaching flood.
- **Make a record of your personal property.** Photograph or videotape your belongings and keep the records in a safe place.
- **Store valuables.** Keep insurance policies, deeds, property records and other important papers in a safe place away from your home.
- **Assemble an emergency supply kit.** It should include first-aid supplies and required medications, canned food and a can opener, at least three gallons of water per person, protective clothing or rain gear, bedding or sleeping bags, a battery-operated radio, a flashlight with extra batteries and special items for infants and the elderly.

To help you, FEMA will....

- **Provide you with access to disaster assistance.**
- **Provide you with an opportunity to tell your story to a responsive FEMA representative.**
- **Treat you with respect and caring.**
- **Give you clear, accurate information about available assistance and how to apply for it.**
- **Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.**
- **If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.**
- **Advise you on how to protect against future losses.**
- **Use your suggestions to improve our service.**

Agencies in action:

Federal and State Agencies Team Up to

Federal, state and voluntary agencies are working together with the shared goal of helping Virginians in eligible jurisdictions recover from Hurricane Floyd. Following is a summary of the efforts of some of the many agencies contributing to the disaster recovery effort in Virginia.

Federal Agencies

FEMA — More than 140 FEMA employees have been in Virginia providing a variety of disaster services, including conducting damage assessments, providing disaster housing assistance and grants to individuals and families, communicating public information and administering a variety of other programs.

U.S. Small Business Administration (SBA) — SBA has approximately 40 employees working in Virginia administering disaster loan assistance. SBA offers low-interest loans to homeowners, renters and business of all sizes to cover uninsured and underinsured losses to real estate, personal property, business property and working capital



Make *sure* disaster aid goes to those who deserve it.

FEMA Fraud Hotline
1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.

As of September 25, SBA had issued 753 applications for home or personal property losses and 218 for businesses losses. Individuals interested in SBA disaster loans must first register with FEMA by calling 1-800-462-9029. Loan applications should be completed and returned as soon as possible. SBA representatives are available at all recovery centers to provide assistance.

U.S. Department of Agriculture — The Farm Service Agency continues to aid Virginia flood victims by making low-interest emergency loans for losses suffered as a result of Hurricane Floyd.

U.S. Natural Resources Conservation Service — This agency is evaluating and clearing blockages to streams and waterways caused by the recent flooding in an effort to prevent future flooding.

Department of Defense — The U.S. Army Corps of Engineers is supporting FEMA teams by furnishing technical publications and studies.

U.S. Department of the Interior — The Fish and Wildlife Service works with private landowners as well as government agencies to restore wetlands in order to slow the flow of runoff during storms.

U.S. Department of Transportation — The Federal Highway Administration (FHWA) is coordinating with the Virginia Department of Transportation (VDOT) to ensure the opening and clearing of all interstate highways and National Highway Systems roads within the Commonwealth. At the peak of the recovery effort, 26 teams were in the field to address immediate debris removal and road repair needs. As of Sept. 27, 238 of 333 roads closed due to damages from Hurricane Floyd have been opened.

U.S. Department of Treasury — Internal Revenue Service employees counsel flood victims at Disaster Recovery Centers on tax issues. IRS allows underinsured or uninsured casualty losses on home, personal property and household goods to be deducted. These can be

claimed on the 1999 return or by filing an amendment to the 1998 return. These deductions are subject to certain limitations.

U.S. General Services Administration — The agency is leasing office space, obtaining supplies and equipment, arranging contracts for goods and services and providing other procurement support for responding federal agencies. It is also providing security services and furnishing supplies to disaster operations.

National Weather Service — The weather service began alerting government officials and the general public to the threat of flooding early.

U.S. Veterans Administration — Representatives are providing counseling to veterans and their families regarding benefits and claims, as well as information on home loans and life insurance loans.

State Agencies

Virginia Department of Emergency Services — The agency coordinates disaster response and recovery services, including managing assistance programs, assessing damage, operating Disaster Recovery Centers and distributing information for disaster victims.

The Virginia Department of Agriculture and Consumer Services — Virginians can get agricultural as well as consumer protection information from this agency.

The Attorney General's Office and the Virginia Bar Association — Disaster victims may receive free legal advice from the Young Lawyers Division.

Virginia Department of Conservation and Recreation — Guidance on hazard reduction, floodplain management and dam safety is available from this agency.

Virginia Employment Commission — Persons unemployed as a result of Hurricane Floyd and subsequent flooding should contact the commission about

Provide Relief to Disaster Victims



FEMA photo by Liz Roll

Donations of cash, food, clothing and other supplies have been coming in to help victims of Hurricane Floyd.

disaster unemployment aid.

Virginia Department of Health — Staff are monitoring the safety of affected water and sewer facilities and investigating other health concerns.

Virginia Department of Housing and Community Development — The State Disaster Recovery Task Force is administered by this agency, which also provides technical support on community restoration and is the state lead in providing temporary housing.

Virginia Housing Development Authority — The authority is a source of expertise on disaster loan strategies for low- and moderate income housing.

Radio Amateur Civil Emergency Services — Due to telephone outages in the hardest hit areas, amateur radio volunteers provided the primary means of emergency communications between affected localities and the State Emergency Operation Center.

Virginia Department of Mental Health, Mental Retardation and Substance Abuse Services — Crisis counseling support available at Disaster Recovery Centers is coordinated through this department.

Virginia Department of Military Affairs — The National Guard supported evacuations, rescue, debris removal and assessment flights of the disaster areas.

Virginia Department of Motor Vehicles — The department provides administration, management and customer service at Disaster Recovery Centers.

Virginia State Corporation Commission — Help with insurance problems is available through this agency.

Virginia Department of Social Services — Social Services, the food stamp program and the grant program for individuals and families are administered by this agency.

Virginia Department of Taxation — This department assists with questions about state taxes related to disaster losses.

Virginia Department of Transportation — Staff from this department help conduct surveys of damage to public property.

Virginia Disaster Recovery Task Force Agencies — Under the leadership of the Secretary of Commerce and Trade, the Virginia Department of Housing and Community Development coordinates the state's long-term recovery effort.

Volunteers Organizations Active in Disasters (VOADS) — Organizations that have been actively working together on recovery tasks such as cleaning debris and providing emergency food and housing include the American Red Cross, Salvation Army, Church of the Brethren, Mennonites, Southern Baptists, Methodists and Church World Service. These organizations play a primary role in Local and Disaster Recovery Task Forces in many localities.

Out of work because of the disaster?

Your business has been destroyed. Your crops have been damaged. You no longer have a job or income. What do you do?

The federal Disaster Unemployment Assistance Program may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster. The program is designed to help the self-employed, farmers, ranchers and those not normally eligible for unemployment insurance.

What is the first thing I need to do?

Call the state/federal toll-free application number: **1-800-462-9029 (TTY: 1-800-462-7585)** for the speech - and hearing impaired).

Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

How do I know if I am eligible for benefits?

You may be eligible if you are:

- out of work as a result of the disaster
- self-employed or a migrant/seasonal worker with income substantially affected due to the disaster.
- an employee not covered by any other unemployment compensation
- a survivor who, as a result of the disaster, becomes head of household.

Current Number is Vital

If you have moved or cannot be reached at your usual phone number, call the Helpline, **1-800-525-0321 (TTY: 1-800-660-8005)** and provide a telephone number where you may be reached or the number of someone who can contact you.

SBA Questions and Answers

Complete your disaster loan application now

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For damages to private property owned by individuals, families and businesses which are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in the disaster recovery center to provide one-on-one service to disaster victims. You may visit the SBA at the disaster recovery center and you do not need an appointment. To find out the nearest location call the SBA toll-free number 1-800-659-2955.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located in a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The housing assistance check you received from FEMA pays for immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

Q. I have some insurance coverage, but it won't be enough to pay

for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. In some cases. SBA can refinance your existing mortgage. By refinancing a prior mortgage, SBA can often make a loan with a monthly payment for both the repairs and the refinancing which is about the same as the mortgage payment before the disaster.

Q. What happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, SBA will automatically refer you to the state-run Individual and Family Grant Program. The grant is available only when you have serious needs that cannot be met with insurance, loans or help from any other source.

SBA low-interest loans to help you recover . . .

Not just for small businesses

Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides loans to homeowners, renters and businesses of all sizes that are not adequately covered by insurance.

You can't beat the below-market interest rates or the long terms of up to 30 years, or the attractive loan limits:

- **Homeowners** — Up to \$200,000 to repair or rebuild a primary residence to its pre-disaster condition.

- **Homeowners and renters** — Up to \$40,000 to replace personal property such as clothing, furniture and cars

- **Businesses/nonprofit groups** — Up to \$1,500,000 to repair or replace

damaged real estate, inventory, and other assets such as machinery and equipment.

- **Small businesses** — Up to \$1,500,000 to aid recovery from substantial economic injury, with or without actual physical damage.

- **Insurance settlements** — SBA disaster loans cover uninsured and underinsured losses.

How do I apply?

To be considered for an SBA loan, you should call the FEMA registration number, toll-free, at **1-800-462-9029** or visit a Disaster Recovery Center. Whether or not you qualify depends on your repayment ability as deter-

mined by the SBA. You will be given a loan package to fill out and return to the SBA by mail or at the Disaster Recovery Center.

What if I don't qualify?

If SBA determines that as a homeowner or renter you are not eligible for a loan, you will be referred to the Individual and Family Grant program for assistance. Federal law does not permit FEMA to offer a comparable grant program for businesses.

If you have not registered for an SBA loan or if you need assistance filing your application, visit the SBA representative in the Disaster Recovery Center nearest you or call **1-800-462-9029**.



FEMA photo by Liz Roll

A Franklin woman begins the long process of cleaning up her flood-damaged home.

How You Can Help

Individuals and groups wishing to donate cash, services and goods should call the Donations Hotline at 1-877-245-5513.

The Donations Coordination Center works through a number of relief organizations to get help to disaster victims. The first step is to register for assistance by calling FEMA's toll-free number, 1-800-462-9029 (1-800-462-7585 TTY for those with speech or hearing impairments).

Think about flood insurance

Maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of Hurricane Floyd, homeowner policies do not cover damage from rising waters.

But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring.

Nationwide, the average premium is about \$340 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. Renters can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be in areas at low or moderate risk.

For more information, contact your insurance agent or company or call the NFIP toll-free number, 1-800-720-1090.



Recovery is published by the Federal Emergency Management Agency and the Virginia Department of Emergency Services with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 1-800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>
<http://www.vdes.state.va.us>
DR 1293

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Make your community disaster-resistant



FEMA photo by Liz Roll

Communities are developing strategies to reduce severe disaster damage, such as these propane tanks toppled by Hurricane Floyd.

Beginning Oct. 2, Tidewater residents will have an opportunity to tour the Hurricane House, a single-family residence specifically designed to be hurricane resistant. The house is part of the Tidewater Builders Association Homearama, which runs Oct 2 through 17 at the Estates of Carriage House in Chesapeake.

In response to the ravages of Hurricane Bonnie, members of the Virginia Department of Energy Services and the Federal Emergency Management Agency (FEMA) met with building and community officials to identify ways to reduce wind damage

in homes. The hurricane-resistant construction project is in tune with the *Project Impact: Building Disaster-Resistant Communities* initiative. *Project Impact* seeks to change the way America deals with natural disasters. Implementing damage-reduction activities to minimize the effects of disasters before they occur saves lives, lessens dam-

age, minimizes disruption in the community, shortens the recovery period and reduces the costs of disasters.

Under the *Project Impact* principles, a disaster-resistant community is one in which:

- schools teach students about hazards the community faces;
- businesses floodproof their premises and help their employees and customers improve their individual and community safety;
- homeowners clear leaves from street drains, anchor their water heaters or install hail-resistant roofs.

--stores circulate information about how to minimize the risks of disasters;

--news media provide consumer tips and other disaster-prevention information to their viewers and listeners.

Some of these actions already may be under way in your community. Virginia Beach and the Roanoke Valley area are already *Project Impact* communities.

For information on *Project Impact: Building Disaster Resistant Communities*, see the FEMA website, www.fema.gov, or call 1-800-227-4731 and ask for free *Project Impact* information.



CLIP & Save

IMPORTANT phone numbers

■ FEDERAL AGENCIES

FEMA Registration	800-462-9029
(TTY for hearing/speech-impaired)	800-462-7585
Disaster Information Helpline	800-525-0321
(TTY for hearing/speech-impaired)	800-462-7585
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-720-1090
Internal Revenue Service	800-829-1040
(TTY for hearing/speech-impaired)	800-829-4059
Housing and Urban Development Hotline	800-669-9777
Social Security Administration	800-772-1213
Veterans Affairs	800-827-1000
U.S. Small Business Administration	800-659-2955

■ STATE AGENCIES

Office of the Attorney General	800-451-1525
Dept. of Social Services	804-692-1944
Crisis Counseling	804-371-2478 (call collect)
Dept. of Health	804-225-5000
Dept. of Taxation	804-367-8031
Dept. for the Rights of Virginians with Disabilities	800-552-3962
State Fire Marshall (building codes)	804-371-7153
Bureau of Insurance	800-552-7945
Dept. of Emergency Services	804-897-6500
Legal Services	800-552-7977
Virginia Employment Commission	804-236-3525
Dept. of Agriculture and Consumer Services	800-552-9963

■ VOLUNTARY AGENCIES

Donations Management Coordination Hotline	877-245-5513
American Red Cross Hotline (Virginia only)	800-949-9056